

FORM PTO-1449

INFORMATION DISCLOSURE STATEMENT

PATENT DOCKET NO.

1729,006,000

APPLICATION NO.

08/922,462

APPLICANT

DeFrancesco et al.

FILING DATE

September 3, 1997

GROUP

2164

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>nm</i>	AA1	3,970,992	07/1976	Boothroyd et al.	340	172.5	
<i>nm</i>	AB1	4,017,835	04/1977	Randolph	340	152 R	
<i>nm</i>	AC1	4,491,725	01/1985	Pritchard	235	375	
<i>nm</i>	AD1	4,600,828	07/1986	Nogami et al.	235	379	
<i>nm</i>	AE1	4,642,768	02/1987	Roberts	364	408	
<i>nm</i>	AF1	4,646,250	02/1987	Childress	364	518	
<i>nm</i>	AG1	4,648,037	03/1987	Valentino	364	408	
<i>nm</i>	AH1	4,649,832	03/1987	Hain et al.	109	24.1	
<i>nm</i>	AI1	4,675,815	06/1987	Kuroki et al.	379	37	
<i>nm</i>	AJ1	4,683,536	07/1987	Yamamoto	364	408	
<i>nm</i>	AK1	4,722,055	01/1988	Roberts	364	408	

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
<i>nm</i>	AL1	0 774 725 A2	05/1997	EP	G06F	17/60	Yes No
<i>nm</i>	AM1	JP 5-101250	04/1993	Japan	G07D	7/00	Yes No
	AN1						Yes No
	AO1						Yes No
	AP1						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

<i>nm</i>	AR	<u>1</u>	Berzof, Ken, "Kiosk Issues Bank Cards for Those Dashing Through Dough," <i>The Courier-Journal</i> , Vol. 269, No. 155, Pg. 12, Dec. 2, 1989.
<i>nm</i>	AS	<u>1</u>	Capstone Decision Manager: Application Decision Management, HNC Software, 28 pages, Publication date unknown. (Missing Pages 8, 12, 22, and 28)
<i>nm</i>	AT	<u>1</u>	"Car loans in minutes," <i>Bank Management</i> , Bank Administration Institute, Vol. 69, No. 4, April 1993, Pg. A23.

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*Nga Nguyen*

DATE CONSIDERED

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1729.0060001APPLICATION NO.  
08/922,462APPLICANT  
DeFrancesco et al.FILING DATE  
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2164

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
<i>nn</i>	AA2	4,730,252	03/1988	Bradshaw	364	403	
<i>nn</i>	AB2	4,752,877	06/1988	Roberts et al.	364	408	
<i>nn</i>	AC2	4,774,664	09/1988	Campbell et al.	364	408	
<i>nn</i>	AD2	4,890,228	12/1989	Longfield	364	408	
<i>nn</i>	AE2	4,947,028	08/1990	Gorog	235	381	
<i>nn</i>	AF2	4,958,368	09/1990	Parker	379	91	
<i>nn</i>	AG2	4,965,821	10/1990	Bishop et al.	379	91	
<i>nn</i>	AH2	4,992,939	02/1991	Tyler	364	401	
<i>nn</i>	AI2	5,023,904	06/1991	Kaplan et al.	379	91	
<i>nn</i>	AJ2	5,025,138	06/1991	Cuervo	235	379	
<i>nn</i>	AK2	5,025,373	06/1991	Keyser, Jr. et al.	364	408	

## FOREIGN PATENT DOCUMENTS

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	AL2						Yes No
	AM2						Yes No
	AN2						Yes No
	AO2						Yes No
	AP2						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

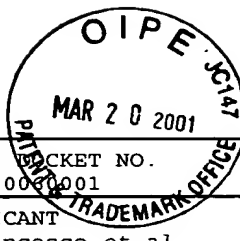
<i>nn</i>	AR	<u>2</u>	E-mail Message from Michael J. McEnvoy, Tower Group, to Dennis Warnke, CMSINC, November 5, 1998, 3 pages.
<i>nn</i>	AS	<u>2</u>	Evans, Steve, "No Longer Processing Just Plastic," <i>SNLSecurities</i> , January 2000, pp.39-40.
<i>nn</i>	AT	<u>2</u>	Lawrence, Jeannette, "(Part 1 of 3) Untangling Neural Nets (When is one model better than another?)," <i>Dr. Dobbs Journal</i> , Miller Freeman Inc., April 1990, 3 pages, printed from Internet (http address unclear).

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*Ngan Nguyen*

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1729.0000001APPLICATION NO.  
08/922,462APPLICANT  
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## U.S. PATENT DOCUMENTS

Group 2600

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
nm	AA3	5,049,862	09/1991	Dao et al.	340	706	
nm	AB3	5,083,270	01/1992	Gross et al.	364	408	
nm	AC3	5,120,906	06/1992	Protheroe et al.	178	18	
nm	AD3	5,126,936	06/1992	Champion et al.	364	408	
nm	AE3	5,198,642	03/1993	Deniger	235	375	
nm	AF3	5,202,825	04/1993	Miller et al.	364	405	
nm	AG3	5,206,803	04/1993	Vitagliano et al.	364	408	
nm	AH3	5,218,539	06/1993	Elphick et al.	364	419	
nm	AI3	5,220,501	06/1993	Lawlor et al.	364	408	
nm	AJ3	5,241,620	08/1993	Ruggiero	395	22	
nm	AK3	5,297,202	03/1994	Kapp et al.	380	9	

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## FOREIGN PATENT DOCUMENTS

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	AL3						Yes No
	AM3						Yes No
	AN3						Yes No
	AO3						Yes No
	AP3						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

nm	AR	3	Marjanovic, Steven, "Investors Shrink as Fair, Isaac Grows," 1 page, Publication date and source unknown.
nm	AS	3	Product Description: StrategyWare® Version 1.2, Fair, Isaac and Company, Incorporated, 1998, 60 pages. (Missing Pages 44 and 48)
nm	AT	3	RiskWise Products and Services, 2 page brochure, Publication date and source unknown.

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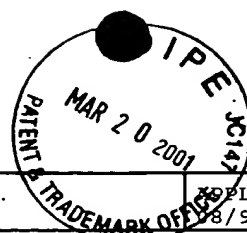
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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
nn	AA4	5,301,320	04/1994	McAtee et al.	395	650	
nn	AB4	5,361,201	11/1994	Jost et al.	364	401	
nn	AC4	5,369,570	11/1994	Parad	364	401	
nn	AD4	5,537,315	07/1996	Mitcham	364	408	
nn	AE4	5,559,895	09/1996	Lee et al.	382	119	
nn	AF4	5,576,951	11/1996	Lockwood	395	227	
nn	AG4	5,604,341	02/1997	Grossi et al.	235	379	
nn	AH4	5,611,052	03/1997	Dykstra et al.	705	38	
nn	AI4	5,627,978	05/1997	Altom et al.	395	330	
nn	AJ4	5,699,527	12/1997	Davidson	395	238	
nn	AK4	5,734,837	03/1998	Flores et al.	395	207	

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## FOREIGN PATENT DOCUMENTS

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	AL4						Yes No
	AM4						Yes No
	AN4						Yes No
	AO4						Yes No
	AP4						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

nn	AR	4	RiskWise Technology Overview, 4 page brochure, Publication date and source unknown.
nn	AS	4	"Atlanta-based COIN Banking Systems signs alliance with NCR for credit authorization solution," Business Wire, Business Wire, Inc., April 3, 1991.
nn	AT	4	Jason, Rich, "Software;for loan processing;column," Mortgage Banking, Mortgage Association of America, Vol. 50, No. 11, August 1990.

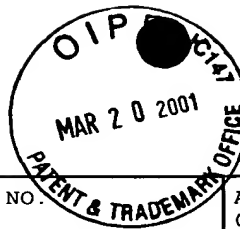
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	APPLICANT DeFrancesco et al.	
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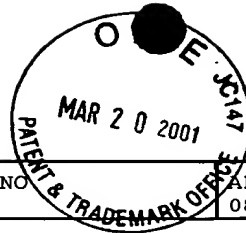
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>nm</i>	AA5	5,774,882	06/1998	Keen et al.	705	38	
<i>nm</i>	AB5	5,870,721	02/1999	Norris	705	38	
<i>nm</i>	AC5	5,893,128	04/1999	Nauckhoff	707	51	
<i>nm</i>	AD5	5,940,811	08/1999	Norris	705	38	
<i>nm</i>	AE5	5,940,812	08/1999	Tengel et al.	705	38	
<i>nm</i>	AF5	5,940,829	08/1999	Tsuiki et al.	707	10	
<i>nm</i>	AG5	5,950,169	09/1999	Borghesi et al.	705	4	
<i>nm</i>	AH5	5,960,404	09/1999	Chaar et al.	705	8	
<i>nm</i>	AI5	5,974,392	10/1999	Endo	705	38	
<i>nm</i>	AJ5	6,105,007	08/2000	Norris	705	38	
<i>nm</i>	AK5						

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL5						Yes No
	AM5						Yes No
	AN5						Yes No
	AO5						Yes No
	AP5						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nm</i>	AR	<u>5</u>	Joe Kolman, "Ten Technologies Ahead of the Curve," Institutional Investor, Vol. 24, No. 16, Pg. 123-124, Dec. 1990.
<i>nm</i>	AS	<u>5</u>	"Application Processing for Credit Programs," The Magazine of Bank Management, Bank Administrative Institute, Pg. 75, Nov. 1988.
<i>nm</i>	AT	<u>5</u>	Bill Atkinson, "Columbia Firm Helps Banks Ring Up Loans on Telephones," Baltimore Business Journal, Baltimore Business Publications, Inc., Vol. 6, No. 19, Sec. 2, Pg. 7B, Oct. 17, 1988.

EXAMINER <i>Ngan Nguyen</i>	DATE CONSIDERED <i>5/30/01</i>
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
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FOREIGN PATENT DOCUMENTS							
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	AL6						Yes No
	AM6						Yes No
	AN6						Yes No
	AO6						Yes No
	AP6						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nn</i>	AR	<u>6</u>	Patrick Haverson, A man with Grand Visions, Banking Technology, pages 30-32, dated May 1993.
<i>nn</i>	AS	<u>6</u>	Richard Read, Crossing the Track to Success, Euromoney, Pg. 177-180, June 1988.
<i>nn</i>	AT	<u>6</u>	Anonymous, MortgageWare Resource guide, Interling Software Corp, Nov. 1992 (best available copy).

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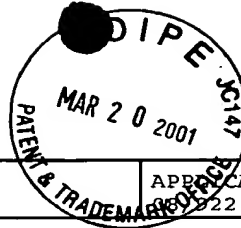
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	AA7						
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FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL7						Yes No
	AM7						Yes No
	AN7						Yes No
	AO7						Yes No
	AP7						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nm</i>	AR	2	David O. Tyson, Interling Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal, American Banker, Pg. 12, Nov. 18, 1987.
<i>nm</i>	AS	2	Anonymous, "Barnett arm links with auto dealers," Bank Systems & Technology, Gralla Publications, Vol. 34, No. 4, Pg. 14, April 1997.
<i>nm</i>	AT	2	Conroy, Bill, "Citicorp test-markets device that simplifies home banking," The Business Journal, Pg. 16, October 29, 1990.

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U.S. PATENT DOCUMENTS							
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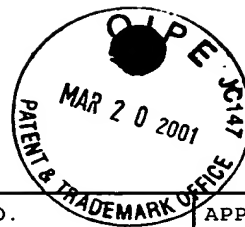
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	AL8						Yes No
	AM8						Yes No
	AN8						Yes No
	AO8						Yes No
	AP8						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nm</i>	AR	<u>8</u>	Day, Kathleen, "Cutting Corners at the Kiosk: New services Widen Use of Electronic Devices," The Washington Post, July 22, 1994, Pg. A1.
<i>nm</i>	AS	<u>8</u>	Fortunato, Laura, "Loan Lending Magic," Winter 1996/97, Vol. 13, No. 4, Pg. 12-15.
<i>nm</i>	AT	<u>8</u>	Jost, Allen, "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, March/April 1993, Pg. 26-33.

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
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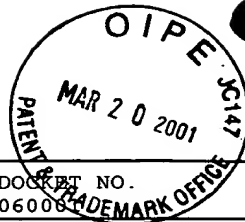
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FOREIGN PATENT DOCUMENTS							
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	AL9						Yes No
	AM9						Yes No
	AN9						Yes No
	AO9						Yes No
	AP9						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

<i>nm</i>	AR	<u>2</u>	Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System," American Banker Weekly Review, February 8, 1988, Pgs. 5 & 10.
<i>nm</i>	AS	<u>2</u>	Karson, Daniel, "Tactical Field Strategies to Trace and Recover Assets in the United States," A practical Guide to Asset Tracing and Recovery: Sure-Fire Strategies to turn hollow judgements into Litigation Victories, The Canadian Institute, Section VII, Pg. 1-22, April 3 & 4, 1997.
<i>nm</i>	AT	<u>2</u>	McCall, William, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, August 3, 1994.

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
		AA10					
		AB10					
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		AH10					
		AI10					
		AJ10					
		AK10					

## FOREIGN PATENT DOCUMENTS

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		AL10					Yes No
		AM10					Yes No
		AN10					Yes No
		AO10					Yes No
		AP10					Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

<i>nm</i>	AR	<u>10</u>	Radding, Alan, "A View of Technology in '92," Bank Management, Bank Administration Institute, Pg. 28-35, January 1992.
<i>nm</i>	AS	<u>10</u>	Sugawara, Sandra, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington Post, October 6, 1994, Pg. D11.
<i>nm</i>	AT	<u>10</u>	Thornton, Emily, "Going Belly-Up in Japan: Bankruptcies are soaring as consumers binge on borrowing," Business Week, The McGraw-Hill Companies, Inc., Pg. 54, May 5, 1997.

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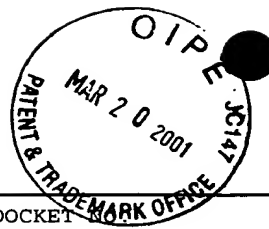
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FOREIGN PATENT DOCUMENTS							
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	AM11						Yes No
	AN11						Yes No
	AO11						Yes No
	AP11						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nm</i>	AR	<u>11</u>	Wilmsen, Steven, "Home-banking service adding Denver to financial network," The Denver Post, Pg. A-2, June 8, 1989.
<i>nm</i>	AS	<u>11</u>	"New Paradigms in Retail Banking: The RDS Report on the Future of Retail Banking Delivery," Bank Administrative Institute, 88 Pages, 1994.
<i>nm</i>	AT	<u>11</u>	Barchard, David, "Cautious mortgage lenders redo their sums," Financial Times, Weekend June 20/June 21 1992.

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U.S. PATENT DOCUMENTS							
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	AA12						
	AB12						
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FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL12						Yes No
	AM12						Yes No
	AN12						Yes No
	AO12						Yes No
	AP12						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>nm</i>	AR	<u>12</u>	Fix, Janet L., "Shopping list: Car loan, canned corn," USA Today, July 20, 1994, Pg. 68.
<i>nm</i>	AS	<u>12</u>	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., March 1994, Pg. 6.
<i>nm</i>	AT	<u>12</u>	Rothfeder, Jeffrey, "Electronic Bill-Paying for the Little Guy," Business Week, McGraw-Hill, September 25, 1989.

EXAMINER <i>Ngan Nguyen</i>	DATE CONSIDERED <i>5/30/01</i>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	

FORM PTO-1449

## INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.  
1729.006000APPLICATION NO.  
08/922,462APPLICANT  
DeFrancesco etFILING DATE  
September 3, 1997GROUP  
2164

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA13						
	AB13						
	AC13						
	AD13						
	AE13						
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AL13						Yes No
	AM13						Yes No
	AN13						Yes No
	AO13						Yes No
	AP13						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

nn	AR	<u>13</u>	Tauhert, Christy, "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, Vol. 33, No. 4, Pg. 34-35, April 1996.
	AS	<u>13</u>	
	AT	<u>13</u>	

EXAMINER

Ngan Nguyen

DATE CONSIDERED

5/30/01

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.